IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the application of: MARCH, Albert)	Confirmation No.: 7614	
Serial	No.: 09/874,042))	Group Art Unit:	3628
	June 6, 2001)	Examiner: Jennifer LIVERSEDGE	
For:	SYSTEM AND METHOD FOR TRANSFERRING FUNDS))	Attorney Docket:	11346-008
)	Customer No. 1059	

Commissioner for Patents Washington, D.C. 20231 U.S.A.

Dear Sir:

AMENDMENT & RESPONSE TO OFFICE ACTION

In response to the Office Action mailed September 19, 2006, please amend the above-identified application as follows:

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this response.

Remarks/Arguments begin on page 7 of this response.

OK TO ENTER 1/3/2007 1/4